

## Protections to Help Small Employers

The new healthcare law has a variety of protections for small employers buying employee coverage.

Every plan in the SHOP Marketplace offers the same set of [essential health benefits](#), like doctor visits, hospital stays, preventive care, and prescriptions.

Insurance companies can't raise premiums for the group just because of an employee's pre-existing health condition or because an employee gets sick or injured. Also, there are limits on charging small groups higher premiums for older employees.

If you have questions about what the SHOP Marketplace offers or how to apply, visit [HealthCare.gov](http://HealthCare.gov) or call the SHOP Call Center toll-free at 1-800-706-7893. TTY users should call 711 to reach a call center representative.

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